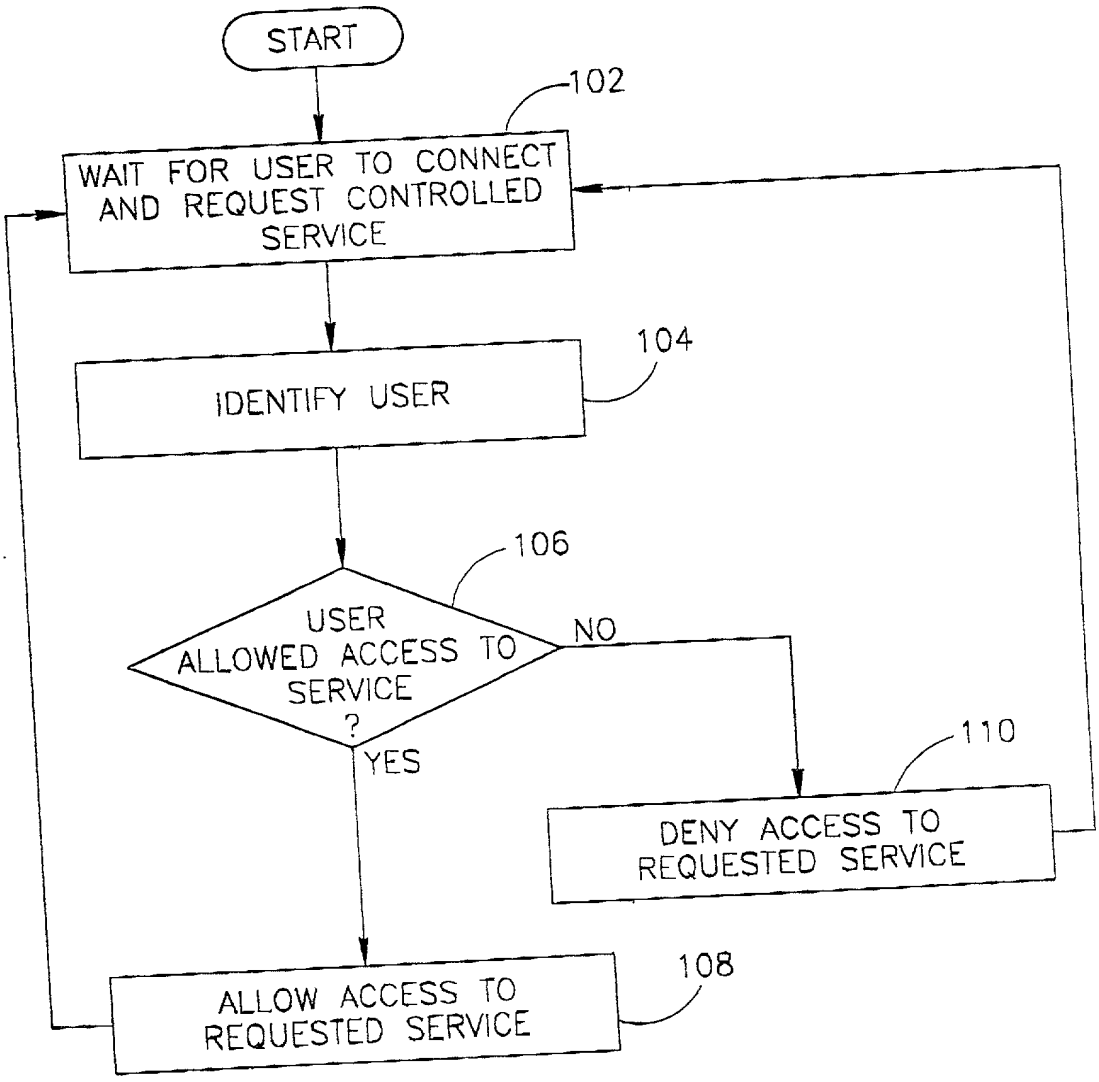
START
102
WAIT FOR USER TO CONNECT AND REQUEST CONTROLLED SERVICE
104
IDENTIFY USER
106
USER ALLOWED ACCESS TO SERVICE ?
NO
YES
110
DENY ACCESS TO REQUESTED SERVICE
108
ALLOW ACCESS TO REQUESTED SERVICE

FIG.1

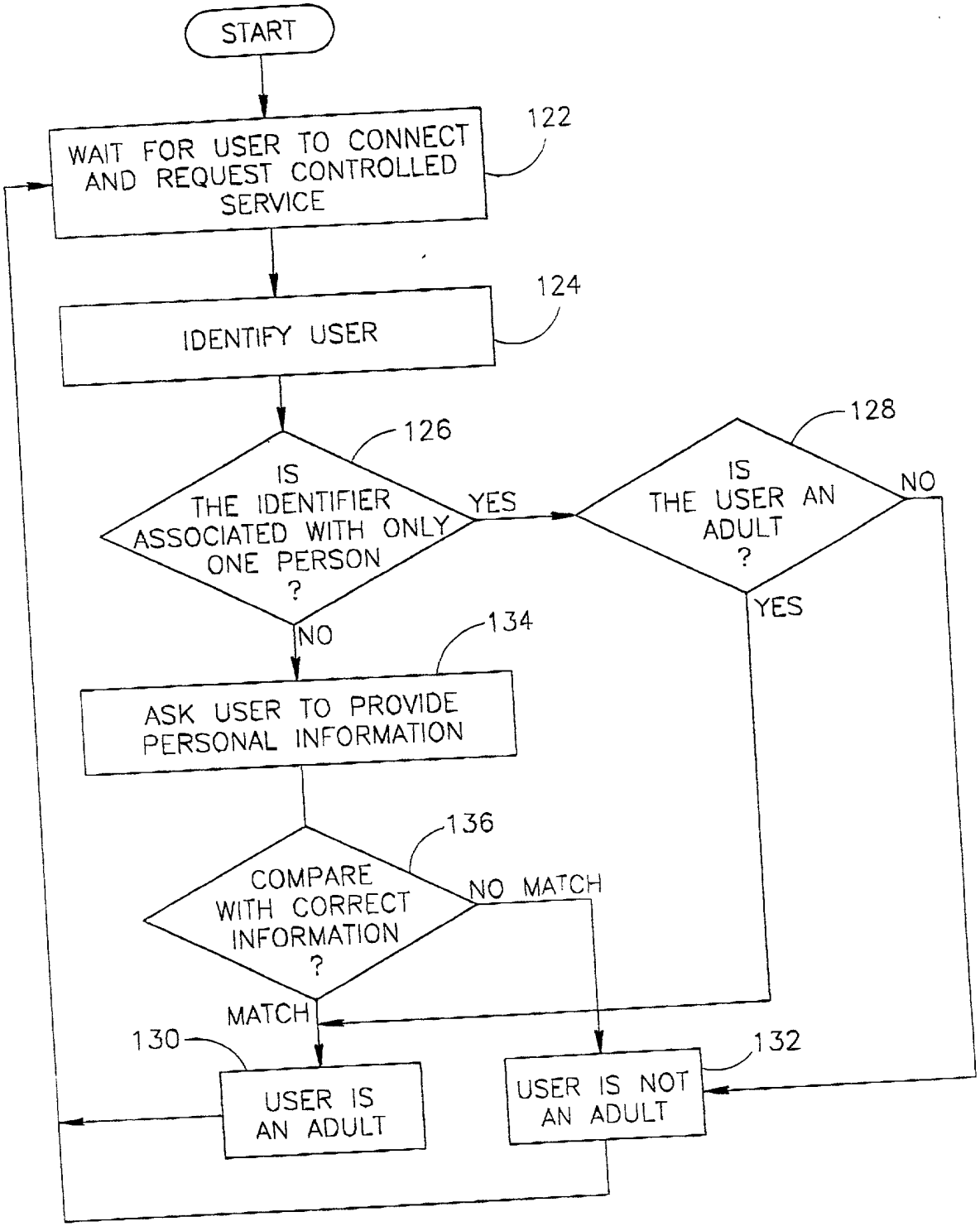
START
WAIT FOR USER TO CONNECT AND REQUEST CONTROLLED SERVICE
122
IDENTIFY USER
124
IS THE IDENTIFIER ASSOCIATED WITH ONLY ONE PERSON ?
126
YES
NO
IS THE USER AN ADULT ?
128
NO
YES
ASK USER TO PROVIDE PERSONAL INFORMATION
134
COMPARE WITH CORRECT INFORMATION ?
136
NO MATCH
MATCH
USER IS AN ADULT
130
USER IS NOT AN ADULT
132

FIG.2

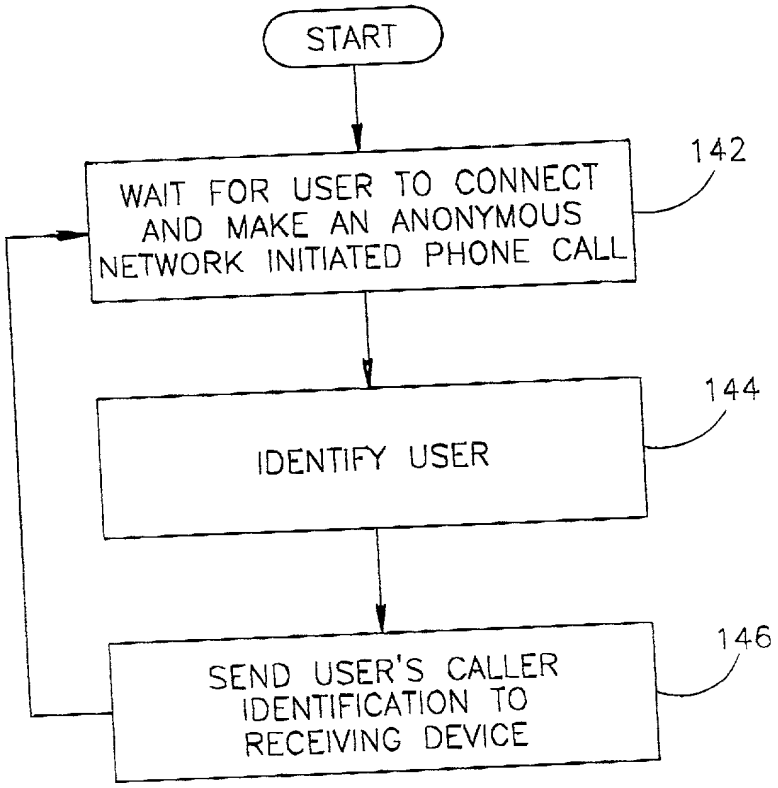
START
WAIT FOR USER TO CONNECT AND MAKE AN ANONYMOUS NETWORK INITIATED PHONE CALL
142
IDENTIFY USER
144
SEND USER'S CALLER IDENTIFICATION TO RECEIVING DEVICE
146

FIG.3

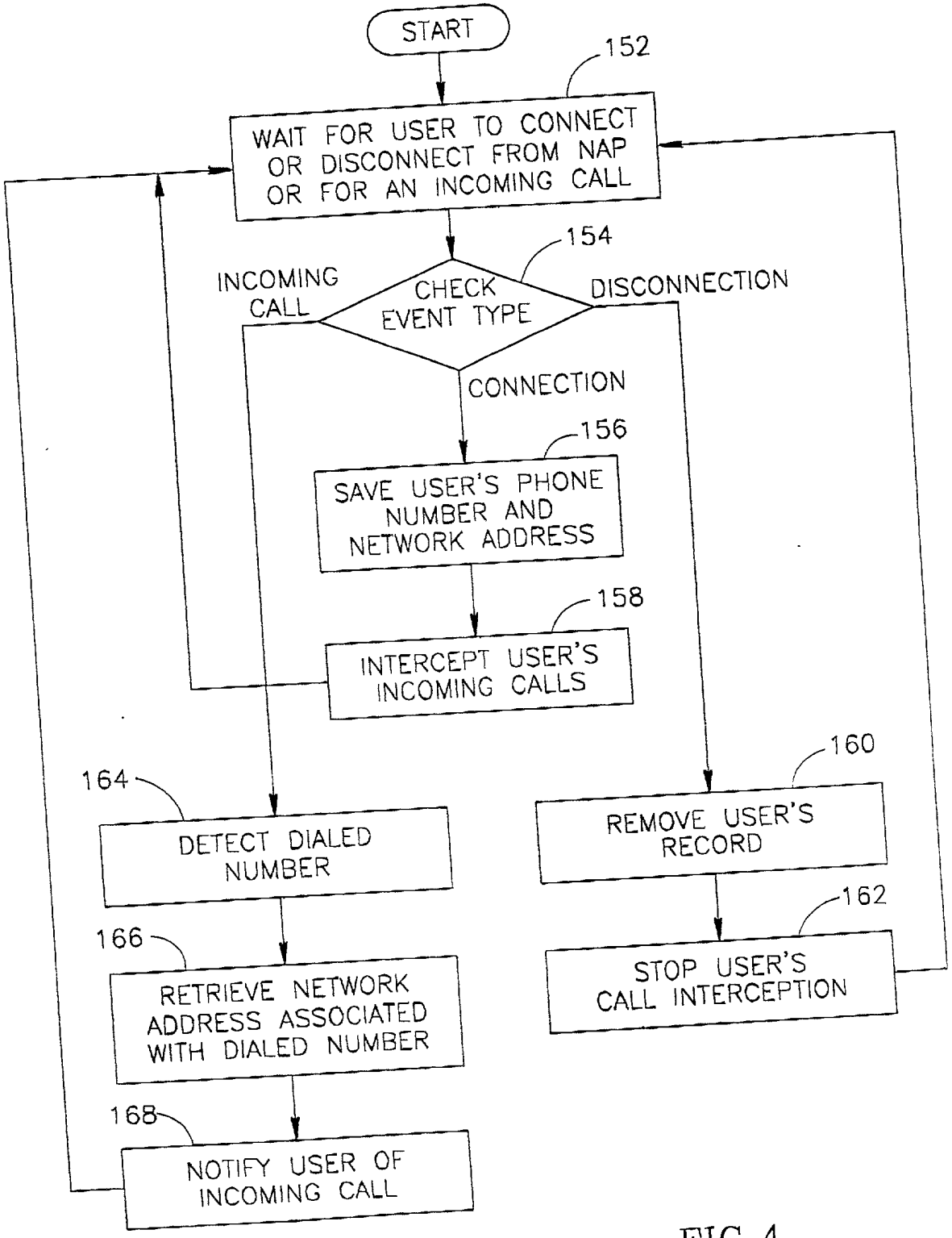
START
152
WAIT FOR USER TO CONNECT OR DISCONNECT FROM NAP OR FOR AN INCOMING CALL
154
INCOMING CALL
CHECK EVENT TYPE
DISCONNECTION
CONNECTION
156
SAVE USER'S PHONE NUMBER AND NETWORK ADDRESS
158
INTERCEPT USER'S INCOMING CALLS
160
REMOVE USER'S RECORD
162
STOP USER'S CALL INTERCEPTION
164
DETECT DIALED NUMBER
166
RETRIEVE NETWORK ADDRESS ASSOCIATED WITH DIALED NUMBER
168
NOTIFY USER OF INCOMING CALL

FIG.4

Patent Application

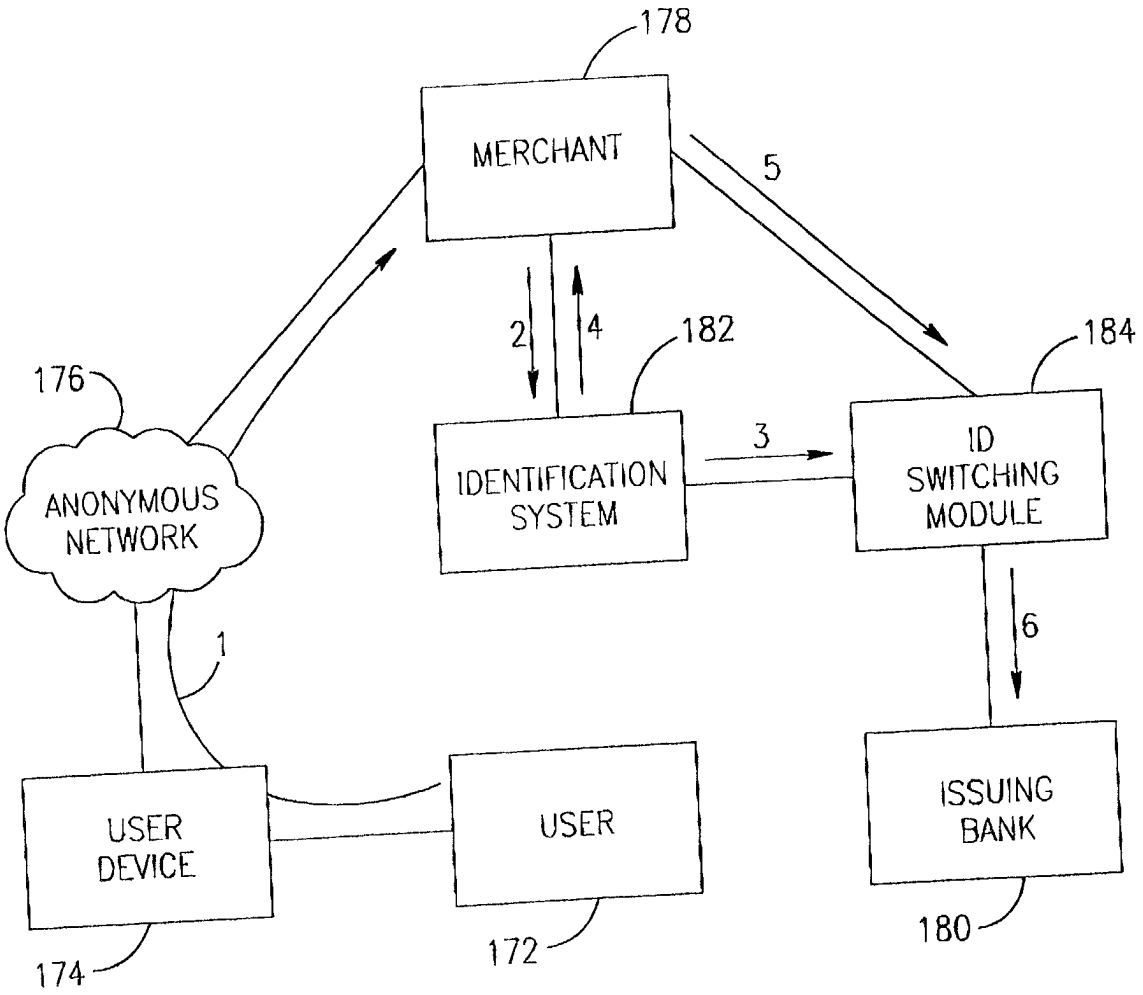

FIG.5

STAGE	SOURCE	DESTINATION	MEDIUM	CONTENT
1	USER	MERCHANT	INTERNET	REQUEST PRODUCT
2	MERCHANT	IDENTIFICATION SYSTEM	SECURE CONNECTION	IDENTIFICATION REQUEST
3	IDENTIFICATION SYSTEM	ID SWITCHING MODULE	SECURE CONNECTION	USER ID + CREDIT CARD NUMBER
4	IDENTIFICATION SYSTEM	MERCHANT	SECURE CONNECTION	USER ID
5	MERCHANT	ID SWITCHING MODULE	INTERCHANGE NETWORK	TRANSACTION DETAILS + USER ID
6	ID SWITCHING MODULE	ISSUING BANK	INTERCHANGE NETWORK	TRANSACTION DETAILS + CREDIT CARD NUMBER

FIG.6

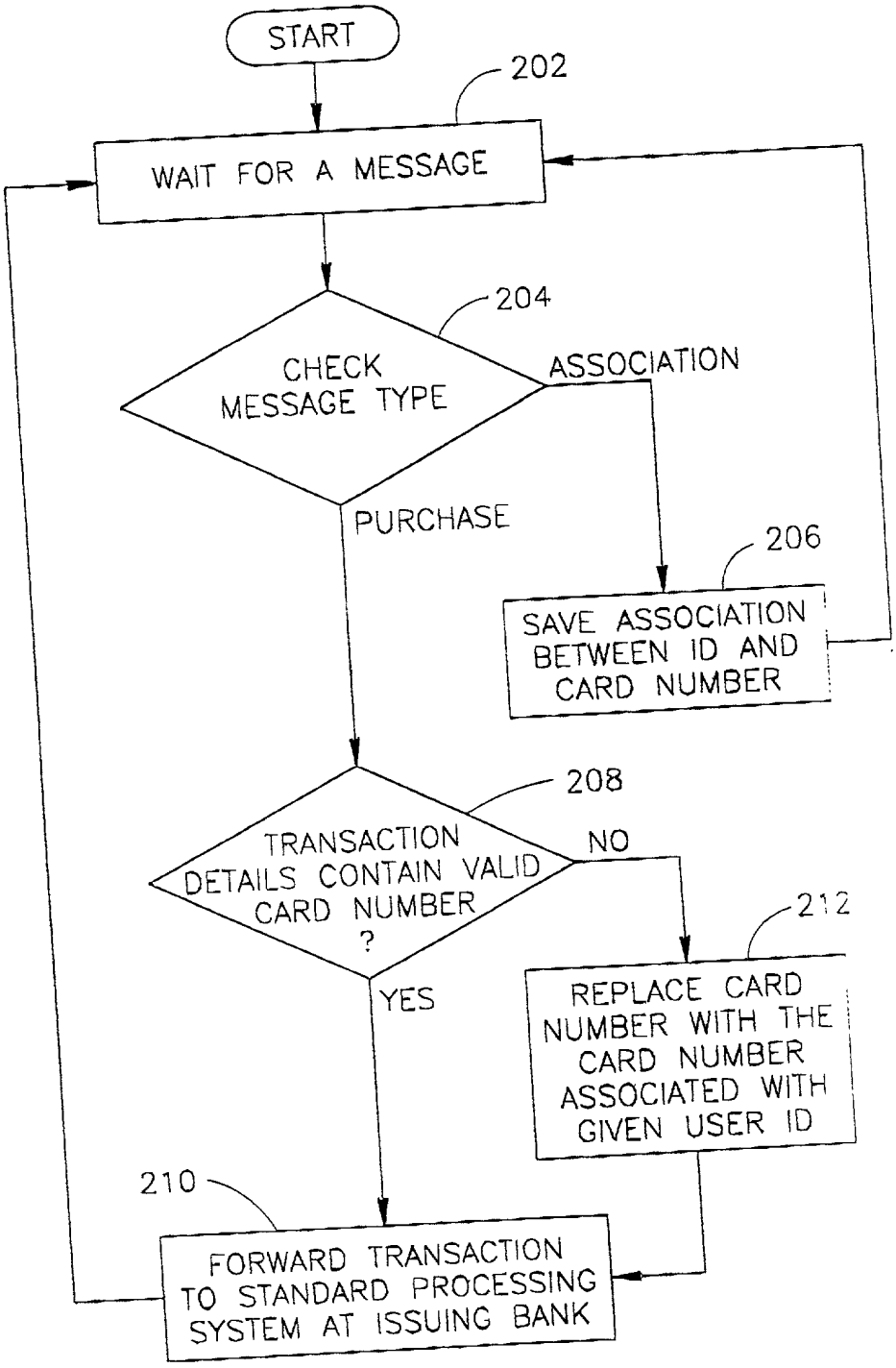
START
202
WAIT FOR A MESSAGE
204
CHECK MESSAGE TYPE
ASSOCIATION
PURCHASE
206
SAVE ASSOCIATION BETWEEN ID AND CARD NUMBER
208
TRANSACTION DETAILS CONTAIN VALID CARD NUMBER ?
NO
212
REPLACE CARD NUMBER WITH THE CARD NUMBER ASSOCIATED WITH GIVEN USER ID
YES
210
FORWARD TRANSACTION TO STANDARD PROCESSING SYSTEM AT ISSUING BANK

FIG.7

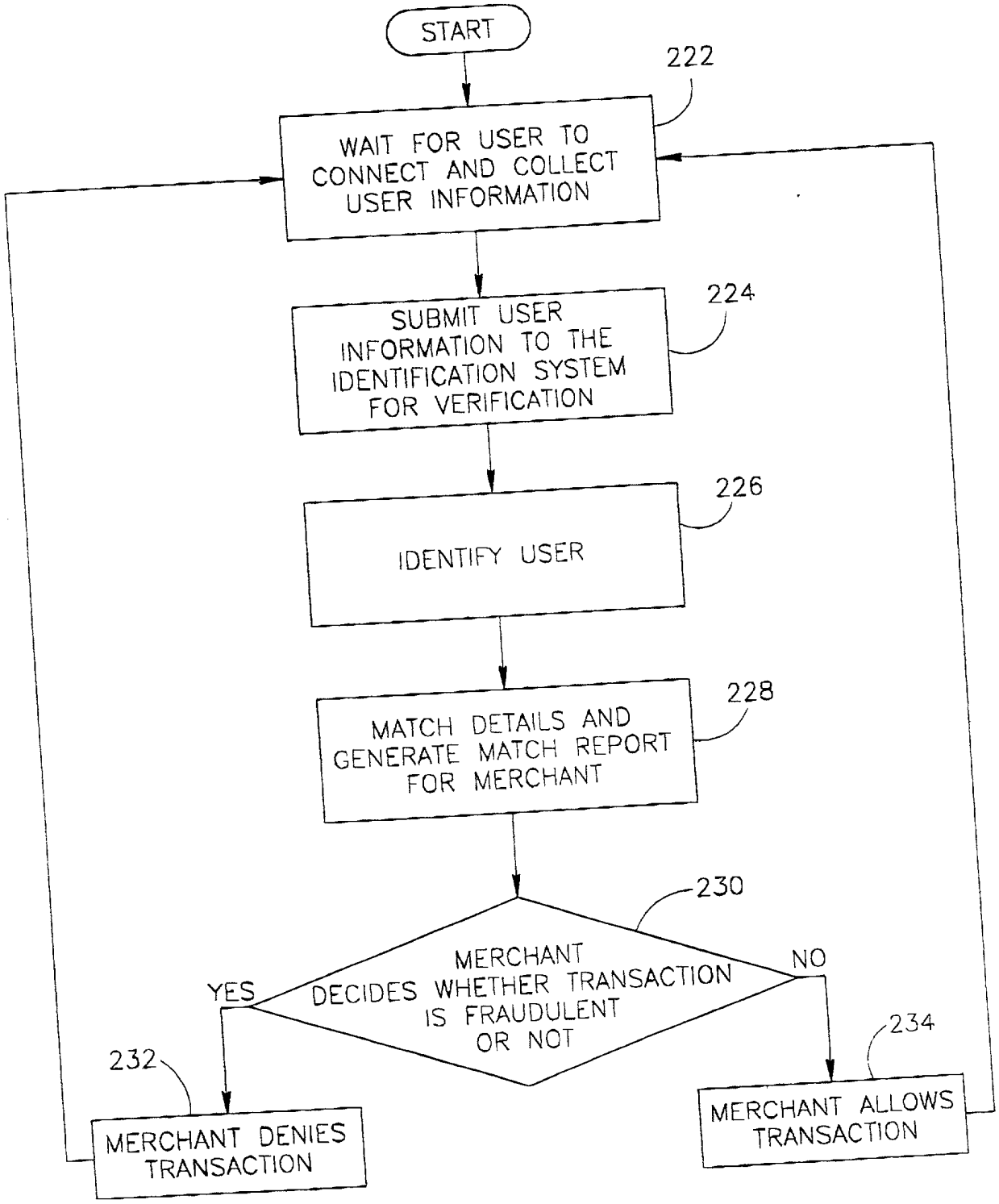
START
222
WAIT FOR USER TO CONNECT AND COLLECT USER INFORMATION
224
SUBMIT USER INFORMATION TO THE IDENTIFICATION SYSTEM FOR VERIFICATION
226
IDENTIFY USER
228
MATCH DETAILS AND GENERATE MATCH REPORT FOR MERCHANT
230
MERCHANT DECIDES WHETHER TRANSACTION IS FRAUDULENT OR NOT
YES
NO
232
MERCHANT DENIES TRANSACTION
234
MERCHANT ALLOWS TRANSACTION

FIG.8